



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

BY ELECTRONIC MAIL, CERTIFIED MAIL,
AND FACSIMILE

April 30, 2004

Affordable Health Care Solutions Inc.
(VIA OVERNIGHT MAIL)
5469 Kearny Villa Rd. #301
San Diego, CA 92123
Attention: Greg Curtis, President
and Ian Curtis, Partner

Continental Health Care
Health Care Services
2605 Camino Del Rio S
Suite 108
San Diego, CA 92108

Continental Health Care
Health Care Services
2626 Hilltop Ln.
San Diego CA 92123

Enrico Technologies, LLC
645 Front St. #1705
San Diego, CA 92101
rickenrico@yahoo.com

Continental Health c/o Family Care
Claims Department
10333 Harwin Dr., Suite 225
Houston, Texas 77036

Association Healthcare Management Inc.
10333 Harwin Dr., Suite 225
Houston, Texas 77036
Attention: Anuwat Jaiyen
fax: 713-270-1399
providerrelations@nappnet.com

Re: Soliciting Insurance in Connecticut

Attached hereto is information received by the State of Connecticut and this office that indicates that you or a related entity is selling, soliciting or negotiating insurance in the State of Connecticut and/or operating a preferred provider network without a license or proper registration. You are hereby notified that such activities may warrant administrative action, substantial fines and personal liability pursuant to section 38a-17 and chapters 698d, 701a and 704 of the Connecticut General Statutes, revocation or suspension of licenses issued by this Department, if any, and/or penalties for violating Part I of Chapter 700b and Parts I, Ib, II, and III of Chapter 700c of the Connecticut General Statutes, as modified by Public Act 03-169, and section 38a-319 of the Connecticut General Statutes.

You are hereby requested to **cease and desist** all solicitation of the type attached hereto in Connecticut. Failure to do so may lead to a formal investigation and proceedings in accordance with sections 38a-16 and 4-182 of the Connecticut General Statutes, including an order by the Insurance Commissioner and coordinated efforts with the Office of the Attorney General for the State of Connecticut. Your solicitation has been placed on our website with an advisory to consumers.

The facts or conduct that may warrant action are alleged as follows:

1. Affordable Health Care Solutions Inc., Continental Health Care Health Care Services, Enrico Technologies, LLC, Family Care, and Association Healthcare Management Inc. (hereinafter together referred to as "Affordable Health Care Solutions") are entities facilitating,

conducting, or soliciting insurance or other business in Connecticut in violation of Connecticut law.

2. On or about April 28, 2004, and on other unspecified dates, Affordable Health Care Solutions solicited and/or sold coverage for health insurance benefits defined in sections 38a-469 and 38a-1 of the Connecticut General Statutes. In particular, health insurance as defined in section 38a-469 of the Connecticut General Statutes including "disability income protection coverage", "accident only coverage" and "specified accident coverage".

3. Information and exhibits received in this office indicate that on or about April 28, 2004 and other unspecified dates, Affordable Health Care Solutions, caused or knowingly permitted the use of statements and sales presentations which used a name or title of an insurance policy or class of insurance policies misrepresenting the true nature thereof, as defined in section 38a-816(1) of the Connecticut General Statutes.

4. Information and exhibits received in this office indicate that on or about April 28, 2004 and other unspecified dates, that Affordable Health Care Solutions was directly involved with making, publishing, disseminating, circulating or placing before the public, or causing, directly or indirectly, to be made, published, disseminated, circulated or placed before the public, in a newspaper, magazine or other publication, or in the form of a notice, circular, pamphlet, letter or poster, or over any radio or television station, or in any other way, an advertisement, announcement or statement containing any assertion, representation or statement with respect to the business of insurance which is untrue, deceptive or misleading as set forth in section 38a-816(2) of the Connecticut General Statutes.

5. Information and exhibits received in this office indicate that on or about April 28, 2004 and other unspecified dates, that Affordable Health Care Solutions violated sections 38a-513 and 38a-481 of the Connecticut General Statutes. Particularly, section 38a-481 of the Connecticut General Statutes states: "No individual health insurance policy shall be delivered or issued for delivery to any person in this state, nor shall any application, rider or endorsement be used in connection therewith, until a copy of the form thereof and the classification of risks and the premium rates have been filed with the commissioner."

6. Information received by this office indicates that on or about April 28, 2004 and other unspecified dates, that Affordable Health Care Solutions engaged in the selling, soliciting or negotiation of insurance in this state without a license in violation of section 38a-702b of the Connecticut General Statutes.

7. Information and exhibits received in this office indicates that on or about April 28, 2004 and other unspecified dates, that Affordable Health Care Solutions effected the following as more fully described in, and in violation of, section 38a-271 of the Connecticut General Statutes: the making of or proposing to make, as an insurer, an insurance contract; the taking or receiving of any application for insurance; the receiving or collection of any premium, commission, membership fees, assessments, dues or other consideration for any insurance or any part thereof; the issuance or delivery of contracts of insurance to residents of this state; directly or indirectly acting as an agent for or otherwise representing or aiding on behalf of another any person or insurer in the solicitation, negotiation, procurement or effectuation of insurance or renewals thereof or in the dissemination of information as to coverage or rates, or forwarding of applications, or delivery of policies or contracts, or in the transaction of matters subsequent to effectuation of the contract and arising out of it, or in any other manner representing or assisting a person or insurer in the transaction of insurance with respect to subjects of insurance resident, located or to be performed in this state; the doing of or proposing

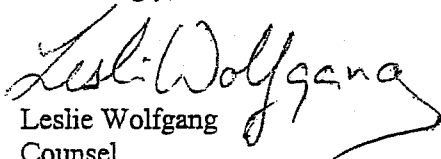
to do any insurance business in substance equivalent to any of the foregoing in a manner designed to evade the provisions of the general statutes relating to insurance; and any other transactions of business in this state by an insurer.

8. Information received by this office indicates that on or about April 28, 2004 and other unspecified dates, that Affordable Health Care Solutions engaged in the business of a preferred provider network without registering or procuring a license in violation of Part 1b of the Connecticut General Statutes, as modified by Public Act 03-169.

9. On or about April 28, 2004, and on other unspecified dates, Affordable Health Care Solutions solicited and/or sold coverage for property and casualty insurance as set forth in section 38a-319 of the Connecticut General Statutes, in particular indemnification for injury from future accidents.

Please note that pursuant to section 38a-275 of the Connecticut General Statutes, if any unauthorized insurer fails to pay any claim or loss within the provisions of such insurance contract, any person who assisted or in any manner aided directly or indirectly in the procurement of such insurance contract shall be liable to the insured for the full amount of such claim or loss pursuant to the provisions of such insurance contract. As either the person or entity that provided such insurance contract, or person or entity that aided through the selling, solicitation or negotiation of insurance, or the network administration of such insurance contract, you may be liable for the losses incurred thereunder.

Accordingly,


Leslie Wolfgang
Counsel
(860) 297-3929

cc: Thomas Ryan, State of Connecticut Office of the Attorney General
State of Connecticut Department of Consumer Protection, 165 Capitol Ave., Hartford,
CT, 06106
The Better Business Bureau, 821 N. Main Street Ext. Parkside Building
Wallingford, CT 06492 -2420

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